

FIRE MARSHAL BULLETIN

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Home Insulation

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Prior energy crises have created a greater awareness for energy conservation in our homes. One approach to conserving the tremendous amount of fuel necessary to heat our homes is to provide insulation.

The Michigan State Police Fire Marshal's Office supports energy conservation efforts as long as the measures taken do not compromise fire safety. National and state statistics indicate that combustible insulation, as the material first ignited, is a contributing factor in structural fires. Investigation into these fires indicates they are usually the result of improper installation or carelessness with heat producing sources.

It is extremely important to keep ALL thermal insulating materials away from recessed light fixtures, attic or wall type furnaces, fans and ventilation openings. The National Electrical Code requires that barriers be installed so that insulation material is kept a minimum of three inches horizontally from recessed fixture enclosures and that the heat is allowed to dissipate upward into open free air. Electrical junction boxes are not to be concealed with insulation material. Do not exceed the maximum bulb rating in recessed and surface mounted light fixtures. If you have any questions, contact your local building inspector, electrical inspector, or fire authority.

Noncombustible insulations are made of rock, stone, glass, etc., and are intrinsically non-burnable. Combustible insulations are made from organic materials which are normally treated with a flame retardant chemical to reduce combustibility. Some insulation materials are tested for combustibility characteristics by nationally recognized testing laboratories. Insulation which has been tested will have a label of the testing laboratory on the package and indicate the test results. The state building code requires that cellulosic insulation must meet the requirements of Consumers Product Safety Commission 16 Code of Federal Register, Parts 1209 and 1404. The package containing the insulation should indicate compliance with this standard. It is important for the consumer to know that even though many insulation materials have been treated with a flame retardant chemical, some still burn or smolder. The consumer should be aware of this fact and pay special attention to flame retardant test results, R-value, and costs when selecting home insulation material.

Insulation contractors are licensed by the Department of Consumer and Industry Services. For an insulation contractor to obtain a license, a Maintenance and Alteration Contractors Examination must be taken and passed. The test is divided into two parts. The first consists of a general test involving questions dealing with laws, rules, and regulations relevant to building trades. The second part of the examination involves specific questions about insulation contracting. Successful completion of both parts of the test results in a license being awarded to the applicant. The license, however, may be revoked at the discretion of the Builders Licensing Board within the Department of Consumer and Industry Services. For any further information, contact the Builders Licensing Board at (517) 241-9254.

If you have any questions regarding this bulletin, please contact the Fire Marshal Division at (517) 322-1924.

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